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Motor Acceptance Corporation, servicer for Nissan-Infiniti LT

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:)	Case No. 19-23018(MBK)
JERRY MICHAEL DEMAIO)	Chapter 13
FAYELLA DEMAIO)	Hearing Date: 9-3-19
)	<u>OBJECTION TO CONFIRMATION</u>

Infiniti Financial Services, a division of Nissan Motor Acceptance Corporation, servicer for Nissan-Infiniti, LT, the lessor of a vehicle to the Debtor, objects to the Debtor's plan for the following reasons:

a. Lease ended and is treated as a retail installment

contract and rejected in part 6 of the plan: The debtor leased a 2014 Infiniti Q60 Convertible on 6-16-14. This lease ended on 9-16-17. The debtor continued to make lease payments thereafter. The lease is rejected in the plan and the debtor is treating it as a retail installment contract which it is not. Since the lease has ended it cannot be assumed.

b. **Proof of insurance:** The vehicle must be insured with comprehensive and collision insurance coverage and liability coverage in accordance with the requirements contained in the contract. Nissan must be listed as loss payee or additional insured. **The Debtors must provide Nissan with proof that the vehicle is insured in accordance with §1326(a)(4) and this portion of the objection to confirmation should be considered a demand that the Debtors provide proof of insurance.**

/s/ John R. Morton, Jr.

John R. Morton, Jr., attorney for
Infiniti Financial Services, a division
of Nissan Motor Acceptance Corporation,
servicer for Nissan-Infiniti LT

Date: 7-25-19